

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Rave, Edward F	§	Case No. 06 B 14726
	Rave, Linda M	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/09/2006.

2) The plan was confirmed on 01/08/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/28/2011.

5) The case was converted on 02/21/2011.

6) Number of months from filing or conversion to last payment: 49.

7) Number of months case was pending: 52.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$42,900.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$220,133.86
Less amount refunded to debtor	\$15.85

NET RECEIPTS: \$220,118.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0
Trustee Expenses & Compensation	\$13,111.92
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$15,211.92

Attorney fees paid and disclosed by debtor \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC Home Loan Servicing LP	Secured	\$21,831.00	\$21,693.66	\$21,693.66	\$11,403.90	\$0
BAC Home Loan Servicing LP	Secured	\$159,887.00	\$159,887.00	\$159,887.00	\$67,067.15	\$0
CarMax Auto Finance	Secured	\$10,225.00	\$10,975.00	\$10,975.00	\$0	\$0
Hinsdale Bank & Trust	Secured	\$14,379.00	\$13,057.30	\$13,057.30	\$13,057.30	\$513.44
JC Penney Corporation Inc	Secured	\$500.00	\$500.00	\$500.00	\$500.00	\$15.90
Advocate Christ Medical Center	Unsecured	\$900.00	NA	NA	\$0	\$0
Advocate Health Care	Unsecured	\$710.00	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$400.00	\$763.38	\$763.38	\$656.59	\$0
Capital One	Unsecured	NA	\$1,321.03	\$1,321.03	\$1,136.20	\$0
CarMax Auto Finance	Unsecured	\$3,516.00	\$6,454.51	\$6,454.51	\$0	\$0
Citgo Petroleum Corp	Unsecured	\$720.00	NA	NA	\$0	\$0
Credit First	Unsecured	\$700.00	\$1,563.97	\$1,563.97	\$1,345.22	\$0
Dayton Hudson Corp	Unsecured	\$500.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$0	\$1,579.66	\$1,579.66	\$10.00	\$0
Dell Financial Services, Inc	Unsecured	\$967.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$5,635.00	\$6,271.31	\$6,271.31	\$5,394.07	\$0
ECast Settlement Corp	Unsecured	\$1,405.00	\$1,711.36	\$1,711.36	\$1,471.94	\$0

(Continued)

Scheduled Creditors: (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$3,685.00	\$4,100.79	\$4,100.79	\$3,527.15	\$0
ECast Settlement Corp	Unsecured	\$2,350.00	\$3,119.51	\$3,119.51	\$2,683.14	\$0
ECast Settlement Corp	Unsecured	\$1,100.00	\$1,100.48	\$1,100.48	\$946.55	\$0
ECast Settlement Corp	Unsecured	\$475.00	\$629.82	\$629.82	\$541.72	\$0
ECast Settlement Corp	Unsecured	\$1,805.00	\$2,370.70	\$2,370.70	\$2,039.10	\$0
ECast Settlement Corp	Unsecured	\$3,200.00	\$3,684.45	\$3,684.45	\$3,169.10	\$0
ECast Settlement Corp	Unsecured	\$145.00	\$226.33	\$226.33	\$194.66	\$0
ECast Settlement Corp	Unsecured	\$10,460.00	\$11,426.91	\$11,426.91	\$9,828.47	\$0
ECast Settlement Corp	Unsecured	\$700.00	\$831.51	\$831.51	\$715.17	\$0
ECast Settlement Corp	Unsecured	\$2,600.00	\$2,607.65	\$2,607.65	\$2,242.88	\$0
ECast Settlement Corp	Unsecured	NA	\$352.62	\$352.62	\$288.35	\$0
ECast Settlement Corp	Unsecured	\$3,700.00	\$3,759.59	\$3,759.59	\$3,233.46	\$0
ECast Settlement Corp	Unsecured	\$1,475.00	\$1,830.74	\$1,830.74	\$1,574.64	\$0
Educational Credit Management Corp	Unsecured	NA	\$21,845.26	\$21,845.26	\$18,788.09	\$0
FCNB Master Trust	Unsecured	\$970.00	\$1,203.23	\$1,203.23	\$1,034.91	\$0
Federated Retail Holdings Inc	Unsecured	\$605.00	\$644.55	\$644.55	\$554.38	\$0
Firestone Tire & Rubber Co	Unsecured	\$1,325.00	NA	NA	\$0	\$0
GE Money Bank	Unsecured	\$310.00	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$6,600.00	\$6,772.14	\$6,772.14	\$5,824.88	\$0
JC Penney Corporation Inc	Unsecured	\$2,950.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$5,300.00	\$5,816.16	\$5,816.16	\$5,002.57	\$0
Key Bank USA National Association	Unsecured	NA	\$16,120.23	\$16,120.23	\$13,865.38	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$1,460.00	\$1,655.99	\$1,655.99	\$1,424.29	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$60.00	\$163.17	\$163.17	\$140.35	\$0
Portfolio Recovery Associates	Unsecured	\$240.00	\$762.14	\$762.14	\$655.49	\$0
Portfolio Recovery Associates	Unsecured	\$575.00	\$902.66	\$902.66	\$776.39	\$0
Portfolio Recovery Associates	Unsecured	\$400.00	\$579.70	\$579.70	\$498.59	\$0
Portfolio Recovery Associates	Unsecured	\$1,280.00	\$1,635.95	\$1,635.95	\$1,407.06	\$0
Portfolio Recovery Associates	Unsecured	\$1,020.00	\$665.75	\$665.75	\$572.63	\$0
Portfolio Recovery Associates	Unsecured	\$4,675.00	\$4,975.25	\$4,975.25	\$4,279.35	\$0
Portfolio Recovery Associates	Unsecured	NA	\$608.77	\$608.77	\$523.62	\$0
Premier Bankcard	Unsecured	\$370.00	\$502.02	\$502.02	\$431.80	\$0
Resurgent Capital Services	Unsecured	\$260.00	\$432.33	\$432.33	\$371.85	\$0
Resurgent Capital Services	Unsecured	\$3,000.00	\$3,434.40	\$3,434.40	\$2,953.97	\$0
Resurgent Capital Services	Unsecured	NA	\$368.33	\$368.33	\$316.79	\$0
RoundUp Funding LLC	Unsecured	\$1,750.00	\$1,765.77	\$1,765.77	\$0	\$0
RoundUp Funding LLC	Unsecured	\$9,300.00	\$9,543.67	\$9,543.67	\$8,208.66	\$0

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Scheduled Creditors: (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RoundUp Funding LLC	Unsecured	\$425.00	\$565.88	\$565.88	\$486.69	\$0
RoundUp Funding LLC	Unsecured	\$2,115.00	\$2,550.44	\$2,550.44	\$2,193.52	\$0
RoundUp Funding LLC	Unsecured	\$800.00	\$1,207.66	\$1,207.66	\$1,038.73	\$0
Sears Consumer Finance	Unsecured	\$255.00	NA	NA	\$0	\$0
SLFC Finance	Unsecured	\$22,056.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$181,580.66	\$78,471.05	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$30,486.81	\$13,057.30	\$513.44
All Other Secured	\$500.00	\$500.00	\$15.90
TOTAL SECURED:	\$212,567.47	\$92,028.35	\$529.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$133,973.26	\$112,348.40	\$0

Disbursements:

Expenses of Administration	\$15,211.92
Disbursements to Creditors	\$204,906.09
TOTAL DISBURSEMENTS:	\$220,118.01

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 29, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.